

In re:  
Luis Ramon Jimenez  
Debtor

Case No. 23-11093-pmm  
Chapter 13

District/off: 0313-4  
Date Rcvd: Apr 19, 2023

User: admin  
Form ID: 309I

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2023:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	Luis Ramon Jimenez, 110 Jeremy Ct, Easton, PA 18045-2162
14774017	Comenity Capital Bank, PO Box 18082, Columbus, OH 43218-0082
14774018	Comenity Capital Bank/LEXU, PO Box 18082, Columbus, OH 43218-0082
14774022	Esmeralda Gonzalez, 110 Jeremy Ct, Easton, PA 18045-2162
14774024	Gold Credit Union, 4703 Hamilton Blvd, Allentown, PA 18103-6066
14774027	LVHN, 1243 S Cedar Crest Blvd, Allentown, PA 18103-6268
14774026	Lehigh Valley Hospital And Health Networ, Box 8500 # 8076, Philadelphia, PA 19178-8500
14774025	Lehigh Valley Hospital And Health Networ, 1200 S Cedar Crest Blvd, Allentown, PA 18103-6202
14774036	Syncb/vrzn, PO Box 965015, Orlando, FL 32896-5015

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
aty	Email/Text: feldmanfiling@rcn.com	Apr 19 2023 23:55:00	LYNN E. FELDMAN, Feldman Law Office, 2310 Walbert Ave, Ste 103, Allentown, PA 18104
tr	Email/Text: Info@ReadingCh13.com	Apr 19 2023 23:55:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	+ Email/Text: taxclaim@countyofberks.com	Apr 19 2023 23:55:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 19 2023 23:55:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Apr 19 2023 23:55:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14774015	EDI: TSYS2	Apr 20 2023 03:53:00	Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
14774020	Email/Text: jcarlick@crossriver.com	Apr 19 2023 23:55:00	Cross River Bank, 885 Teaneck Rd, Teaneck, NJ 07666-4505
14774016	EDI: CAPITALONE.COM	Apr 20 2023 03:53:00	Capital One Bank, 4851 Cox Rd, Glen Allen, VA 23060-6293
14774019	Email/PDF: creditonebknotifications@resurgent.com	Apr 20 2023 00:07:41	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
14774021	EDI: DISCOVER.COM	Apr 20 2023 03:53:00	Discover Bank, 6500 New Albany Rd E, New Albany, OH 43054-8730
14774023	EDI: PHINAMERI.COM	Apr 20 2023 03:53:00	GM Financia, PO Box 181145, Arlington, TX

District/off: 0313-4

User: admin

Page 2 of 3

Date Rcvd: Apr 19, 2023

Form ID: 309I

Total Noticed: 33

			76096-1145
14774029	Email/Text: ml-ebn@missionlane.com	Apr 19 2023 23:55:00	Mission Lane Tab Bank, PO Box 105286, Atlanta, GA 30348-5286
14774028	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 20 2023 00:07:41	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
14774030	Email/PDF: ebnotices@pnmac.com	Apr 20 2023 00:07:52	Pennymac Loan Services, PO Box 950002, Fort Worth, TX 76155-9802
14774031	EDI: RMSC.COM	Apr 20 2023 03:53:00	Syncb/Amazon, PO Box 965015, Orlando, FL 32896-5015
14774032	EDI: RMSC.COM	Apr 20 2023 03:53:00	Syncb/Lowes, Box 965005, Orlando, FL 32896-5005
14774035	EDI: RMSC.COM	Apr 20 2023 03:53:00	Syncb/Synchrony Bank, Box 965005, Orlando, FL 32896-5005
14774033	EDI: RMSC.COM	Apr 20 2023 03:53:00	Syncb/ppC, PO Box 965005, Orlando, FL 32896-5005
14774034	EDI: RMSC.COM	Apr 20 2023 03:53:00	Syncb/ppmc, PO Box 965005, Orlando, FL 32896-5005
14774037	EDI: PHINGENESIS	Apr 20 2023 03:53:00	TBOM-Retail, PO Box 4499, Beaverton, OR 97076-4499
14774039	EDI: CITICORP.COM	Apr 20 2023 03:53:00	THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14774040	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 19 2023 23:55:00	Toyota Financial Services, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387
14774041	Email/Text: bknotice@upgrade.com	Apr 19 2023 23:55:00	Upgrade, 275 Battery St Fl 23, San Francisco, CA 94111-3305
14774042	EDI: USBANKARS.COM	Apr 20 2023 03:53:00	US Bank, 4325 17th Ave S, Fargo, ND 58125-6200

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14774038	##	TDRCS/Raymour & Flanigan, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 21, 2023

Signature: /s/Gustava Winters

District/off: 0313-4

User: admin

Page 3 of 3

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2023 at the address(es) listed below:

Name	Email Address
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LYNN E. FELDMAN	on behalf of Debtor Luis Ramon Jimenez feldmanfiling@rcn.com
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SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
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United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
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TOTAL: 3

**Information to identify the case:**

Debtor 1:	<b>Luis Ramon Jimenez</b>			Social Security number or ITIN: xxx-xx-1330
	First Name	Middle Name	Last Name	EIN: _____
Debtor 2: (Spouse, if filing)				Social Security number or ITIN: _____
	First Name	Middle Name	Last Name	EIN: _____
United States Bankruptcy Court:	Eastern District of Pennsylvania			Date case filed for chapter: 13 4/14/23
Case number:	23-11093-pmm			

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Luis Ramon Jimenez	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	110 Jeremy Ct Easton, PA 18045-2162	
<b>4. Debtor's attorney</b> Name and address	LYNN E. FELDMAN Feldman Law Office 2310 Walbert Ave Ste 103 Allentown, PA 18104	Contact phone 610-530-9285  Email: feldmanfiling@rcn.com
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313  Email: ECFMail@ReadingCh13.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M.  Contact phone (610)2085040  Date: 4/19/23

**For more information, see page 2**

Debtor Luis Ramon Jimenez

Case number 23-11093-pmm

<b>7. Meeting of creditors</b>	<b>June 13, 2023 at 1:30 PM</b>	<b>Location:</b> The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 8/12/23</b> <b>Filing deadline: 6/23/23</b> <b>Filing deadline: 10/11/23</b>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$260.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>7/20/23 at 10:00 AM , Location: 201 Penn Street, 4th Floor, Reading, PA 19601</b>	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	